

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: ERIKA M. MURCHISON	§	Case No. P:15-bk-11772
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/16/2015.
- 2) The plan was confirmed on 02/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/15/2015, 03/23/2016, 06/21/2017.
- 5) The case was completed on 04/10/2018.
- 6) Number of months from filing or conversion to last payment: 36.
- 7) Number of months case was pending: 40.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,737.00.
- 10) Amount of unsecured claims discharged without full payment: \$105,302.56.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

<b><u>Receipts:</u></b>		
Total paid by or on behalf of the debtor(s)	\$ 8,316.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 8,316.00</b>

<b><u>Expenses of Administration:</u></b>		
Attorney's Fees Paid Through the Plan	\$ 3,210.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 720.01	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,930.01</b>
Attorney fees paid and disclosed by debtor(s):	\$ 290.00	

<b><u>Scheduled Creditors:</u></b>							
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid	
POLICE & FIRE FEDERAL CREDIT U	Uns	6,021.92	6,021.92	6,021.92	164.61	0.00	
HARCUM COLLEGE	Uns	5,511.08	6,367.22	6,367.22	174.03	0.00	
EDUCATIONAL CREDIT MGMT	Uns	30,780.16	35,609.37	35,609.37	973.34	0.00	
AMERICAN INFOSOURCE LP AS	Uns	0.00	191.40	191.40	5.22	0.00	
AMERICAN INFOSOURCE LP AS	Uns	164.50	128.98	128.98	3.53	0.00	
AMERICAN INFOSOURCE LP AS	Uns	580.14	256.20	256.20	7.01	0.00	
NAVIENT SOLUTIONS INC	Uns	39,721.00	39,922.51	39,922.51	1,091.24	0.00	
PA HOUSING FINANCE AGENCY	Sec	60,863.00	77,494.70	0.00	0.00	0.00	
AT&T MOBILITY II LLC C/O AT&T	Uns	1,510.46	950.56	950.56	25.99	0.00	
CITY OF PHILADELPHIA (LD)	Sec	1,135.58	1,504.51	1,504.51	1,504.51	0.00	
REX J ROLDAN ESQ	Lgl	0.00	NA	NA	3,210.00	0.00	
ALBERT EINSTEIN HEALTHCARE	Uns	200.00	NA	NA	0.00	0.00	
CAPITAL ONE	Uns	0.00	NA	NA	0.00	0.00	
CITY OF PHILADELPHIA	Uns	2,322.00	NA	NA	0.00	0.00	
COLUMBIA HOUSE DVD	Uns	70.00	NA	NA	0.00	0.00	
COMMENITY BANK	Uns	4,498.93	NA	NA	0.00	0.00	
DELAWARE DEPT OF	Uns	50.25	NA	NA	0.00	0.00	
DEPARTMENT OF DENTAL	Uns	83.00	NA	NA	0.00	0.00	

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DIRECTV	Uns	203.00	NA	NA	0.00	0.00
DISH NETWORK	Uns	106.00	NA	NA	0.00	0.00
FAST CASH	Uns	330.00	NA	NA	0.00	0.00
HARRIS CONNECT	Uns	126.00	NA	NA	0.00	0.00
HELM ASSOCIATES	Uns	3,233.00	NA	NA	0.00	0.00
KEY BANK/GLHEC	Uns	1,340.00	NA	NA	0.00	0.00
MANSFIELD UNIVERSITY	Uns	1.00	NA	NA	0.00	0.00
NATIONWIDE INSURANCE	Uns	610.00	NA	NA	0.00	0.00
PECO CUSTOMER SERVICE CENTER	Uns	688.77	NA	NA	0.00	0.00
PHILADELPHIA GAS WORKS	Uns	1,038.97	NA	NA	0.00	0.00
PHYSICIAN BILLING PB CHOP	Uns	10.00	NA	NA	0.00	0.00
PLAIN GREEN LOANS	Uns	1,900.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Uns	355.22	NA	NA	0.00	0.00
ST. CHRISTOPHERS HOSPITAL FOR	Uns	100.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	275.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Pri	1,100.00	415.22	415.22	415.22	0.00
UNITED STATES TREASURY (IRS)	Uns	0.00	779.52	779.52	21.29	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,504.51	\$ 1,504.51	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 1,504.51	\$ 1,504.51	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 415.22	\$ 415.22	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 415.22	\$ 415.22	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 90,227.68	\$ 2,466.26	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 3,930.01	
Disbursements to Creditors	\$ 4,385.99	
<b>TOTAL DISBURSEMENTS:</b>		\$ 8,316.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/25/2018

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.